



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

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Corporation*

Order Filed on August 13, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Chapter: 13

In re:

Ivan Regalado

Debtor.

Case No.: 23-19295-RG

Hearing Date: August 7, 2024

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING MOTION FOR  
RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: August 13, 2024**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
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Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtor: Ivan Regalado  
Case No.: 23-19295-RG  
Caption of Order: **CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion for Relief from the Automatic Stay and Co-Debtor Stay (“Motion”) filed by American Honda Finance Corporation (“Creditor”), whereas the post-petition arrearage amount was \$1,858.25 of August 1, 2024, and whereas Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2019 Honda Odyssey Passenger Van Elite 3.5L V6; VIN: 5FNRL6H9XKB088516** provided that the Debtor complies with the following:
  - a. On or before **August 12, 2024**, the Debtor shall make a lump sum payment in the amount of \$1,000.00 directly to Creditor;
  - b. Beginning on or before **August 23, 2024** and continuing for six (6) consecutive months on or before the 23<sup>rd</sup> day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$858.25 by **making five (5) monthly payments in the amount of \$145.00 each and one (1) monthly payment in the amount of \$133.25** directly to Creditor; and
  - c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **August 23, 2024** payment.
2. All payments due hereunder shall be sent directly to the Creditor at the following address: **American Honda Finance Corporation, P.O. Box 168088, Irving, Texas 75016-8088.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$199.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Russell L. Low

Russell L. Low, Esq.

Low & Low

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*Counsel to Debtor*

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